


**EXPEDITED PROCEDURE****CERTIFICATE OF TRANSMISSION**

I hereby certify that on the date shown below I will send communication via the Office electronic filing system, and attachments if any, to Group 4100 of the U.S. Patent and Trademark Office.

Date: October 4, 2008

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Eric Schneider**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re patent application of:

Applicant: Eric Schneider

Examiner: Linda Perry

Serial No: 10/604,598

Art Unit: 4182

Filing Date: August 1, 2003

Title: ACCRUAL SYSTEM, METHOD, PRODUCT, AND APPARATUS

**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

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**AMENDMENT B**

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Dear Sir:

In response to the Office Action mailed August 5, 2008, please amend the above application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims beginning on page 4 of this paper.

**Remarks** begin on page 8 of this paper.